

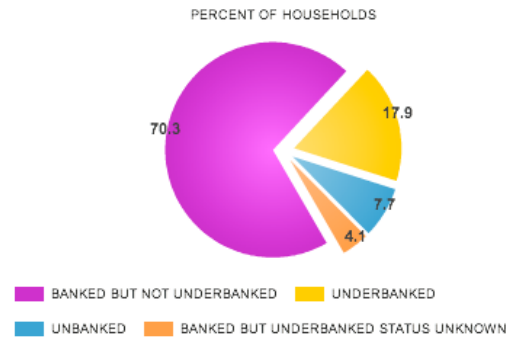
## KEY OVERALL FINDINGS

An estimated 7.7 percent of U.S. households, approximately 9 million, are unbanked. At least 17 million adults reside in these unbanked households. In addition, unbanked adults may also reside in other households.

## ADDITIONAL KEY UNBANKED FINDINGS

## ADDITIONAL KEY UNDERBANKED FINDINGS

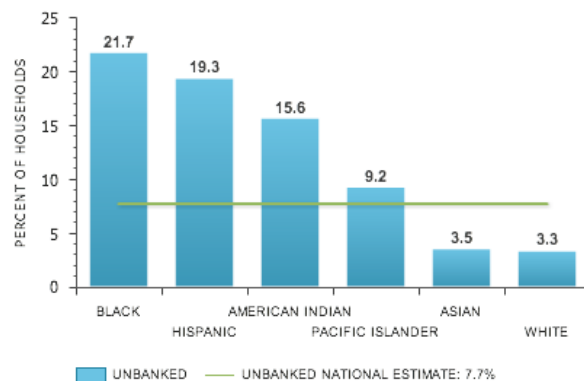
## BANKING STATUS OF U.S. HOUSEHOLDS



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

The proportion of U.S. households that are unbanked varies considerably among different racial and ethnic groups, with certain racial and ethnic minorities more likely to be unbanked than the population as a whole. Minorities more likely to be unbanked include blacks (an estimated 21.7 percent of black households are unbanked), Hispanics (19.3 percent), and American Indian/Alaskans (15.6 percent). Racial groups less likely to be unbanked are Asians (3.5 percent) and whites (3.3 percent).

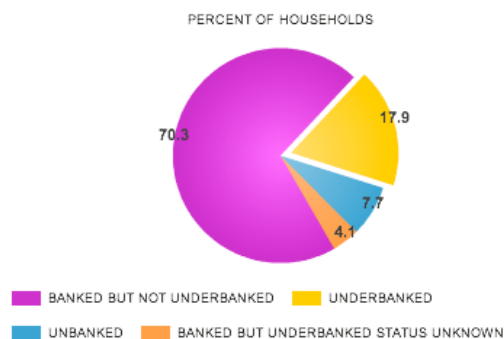
## UNBANKED HOUSEHOLDS BY RACE AND ETHNICITY



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

In addition to the unbanked households, an estimated 17.9 percent of U.S. households, roughly 21 million, are underbanked. The number of adults that reside in these underbanked households is about 43 million.

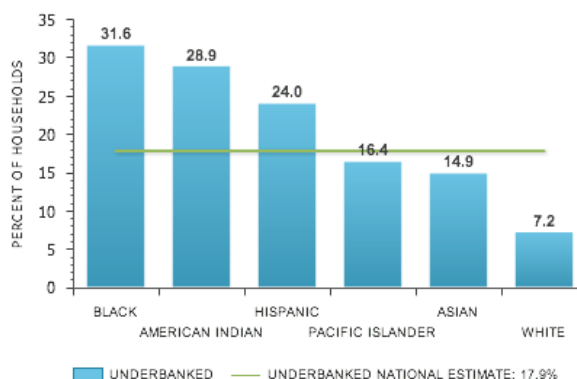
## BANKING STATUS OF U.S. HOUSEHOLDS



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Certain racial and ethnic minorities are more likely to be underbanked than the population as a whole. Minorities more likely to be underbanked include blacks (an estimated 31.6 percent), American Indian/Alaskans (28.9 percent), and Hispanics (24.0 percent). Asians and whites are less likely to be underbanked (7.2 percent and 14.9 percent, respectively).

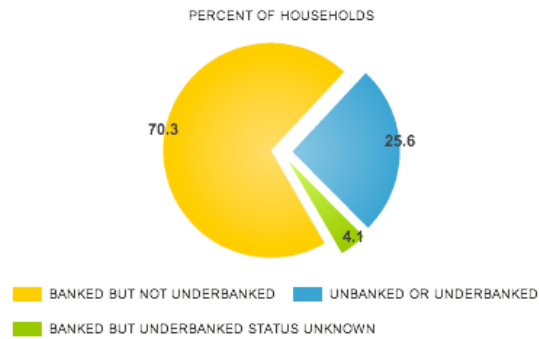
## UNDERBANKED HOUSEHOLDS BY RACE AND ETHNICITY



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

Taken together, at least 25.6 percent of U.S. households, close to 30 million, are either unbanked or underbanked. Approximately 60 million adults reside in these households.

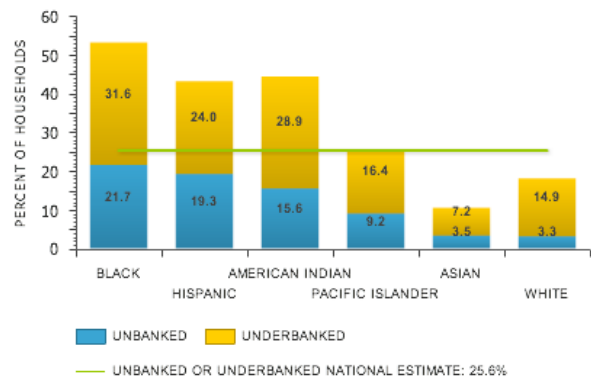
BANKING STATUS OF U.S. HOUSEHOLDS



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

Overall, almost 54 percent of black households, 44.5 percent of American Indian/Alaskan households, and 43.3 percent of Hispanic households are either unbanked or underbanked.

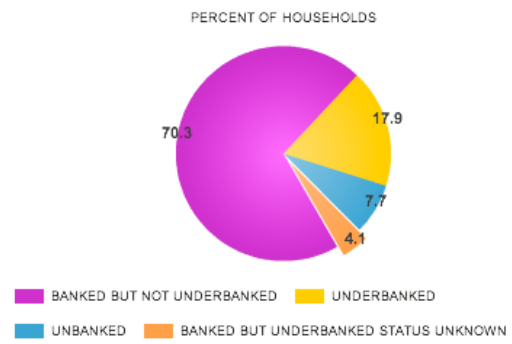
COMPARISON OF UNBANKED AND UNDERBANKED HOUSEHOLDS BY RACE AND ETHNICITY



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

While 17.9 percent of U.S. households are known to be underbanked, another 4.1 percent of U.S. households, or roughly 5 million, are banked and may also be underbanked, but their use of alternative financial services (AFS) could not be determined because of missing data. The number of adults that reside in these households is estimated to be 11 million.

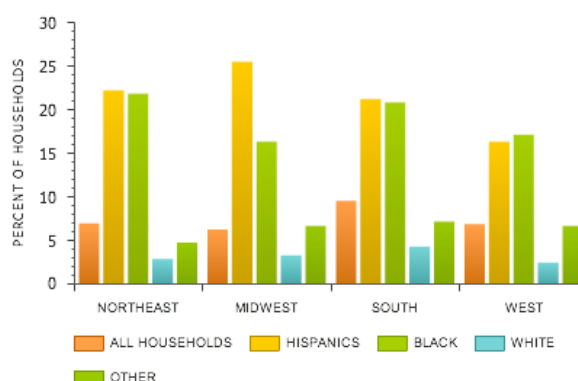
#### BANKING STATUS OF U.S. HOUSEHOLDS



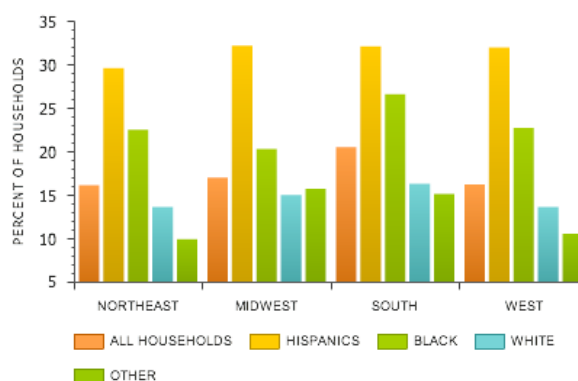
Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

The proportion of unbanked and underbanked households varies across different regions of the country, with the highest incidence in the Southern Region. In addition, the proportion of unbanked households varies considerably among certain racial and ethnic minorities across states and MSAs.

COMPARISON OF UNBANKED HOUSEHOLDS BY RACE AND ETHNICITY AND REGION



COMPARISON OF UNDERBANKED HOUSEHOLDS BY RACE AND ETHNICITY AND REGION



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

Households are identified as unbanked if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., “householder”), unless the demographic characteristic is one defined at the household level, such as income or household type.

Refer to Appendix D of the full report, [FDIC Technical Notes](#) for definitions of race/ethnicity, family household, and other terms used in this table.

Differences within groups may or may not be statistically significant.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

NA = Not applicable because the sample size was too small to make an accurate estimate.

\* = Very few sample respondents (in some cases zero) in the category reported the banking status indicated. The banking status estimate for the universe of households in this demographic category is estimated to be close to zero.